Electronic Acknowledgement Receipt				
EFS ID:	8713691			
Application Number:	10046945			
International Application Number:				
Confirmation Number:	5045			
Title of Invention:	Automated loan risk assessment system and method			
First Named Inventor/Applicant Name:	Steven C. Halper			
Customer Number:	27614			
Filer:	Mark E. Nikolsky/Janelle Fava			
Filer Authorized By:	Mark E. Nikolsky			
Attorney Docket Number:	97171-00006			
Receipt Date:	27-OCT-2010			
Filing Date:	14-JAN-2002			
Time Stamp:	15:12:56			
Application Type:	Utility under 35 USC 111(a)			

# **Payment information:**

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1650
RAM confirmation Number	1539
Deposit Account	503571
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1 Transmittal Letter	Transmittal.pdf	37126	no	1	
		2c3760a7847177b638cc39251338bd1d1d4 cfe4f			
Warnings:					
Information:					
2 Extension of Time	Extension.pdf	68018	no	1	
		6185e249eaca363bc4c52ec0e6d25044313 8d775			
Warnings:					
Information:					
3 Notice of Appeal Filed	NoticeofAppeal.pdf	69050	no	1	
		9308b90f6e97b54925dfbea2a6fcefb2ec6a 9cda			
Warnings:					
Information:					
4 Fee Worksheet (PTO-875)	fee-info.pdf	31683	no	2	
		0ea116aba3cd25a6cc1c97f1869874d6016 b3b24			
Warnings:					
Information:					
		Total Files Size (in bytes	5): 20	)5877	

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.